



UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700

dcarlon@kmllawgroup.com

Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee, successor in

interest to Wachovia Bank, N.A., as trustee for Park

Place securities, Inc., Asset-Backed Pass-Through

Certificates, Series 2004-WWF1

In Re:

Michelle M. Geiger,

Debtor.

Order Filed on December 6, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-27781 CMG

Adv. No.:

Hearing Date: 11/6/19 @ 9:00 a.m.

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 6, 2019

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

**Honorable Christine M. Gravelle
United States Bankruptcy Judge**

(Page 2)

Debtor: Michelle M. Geiger

Case No: 15-27781 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as trustee for Park Place securities, Inc., Asset-Backed Pass-Through Certificates, Series 2004-WWF1, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 111 Sandford Avenue, North Plainfield, NJ 07060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kirsten B. Ennis, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 21, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2019 through November 2019 for a total post-petition default of \$13,496.00 (6 @ \$1,920.40, 1 @ \$1,973.60); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$13,496.00 will be paid by Debtor remitting \$1,499.00 per month for eight months and \$1,504.00 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2019 and continue for a period of nine months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

In re:
Michelle M Geiger
Debtor

Case No. 15-27781-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db +Michelle M Geiger, 111 Sandford Avenue, North Plainfield, NJ 07060-4319

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, N.A., AS TRUSTEE FOR PARK PLACE SECURITIES, INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-WWF1 nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, N.A., AS TRUSTEE FOR PARK PLACE SECURITIES, INC., ASSET-ASSET-BACKED PASS-THR nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A., as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, N.A., AS TRUSTEE FOR PARK PLACE SECURITIES, INC., ASSETBACKED PASS-THROUGH C nj.bkecf@fedphe.com

Kirsten B. Ennis on behalf of Debtor Michelle M Geiger pacerecf@ennislegal.com, r53278@notify.bestcase.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee Et Al... rsolarz@kmllawgroup.com

TOTAL: 7